

Information to identify the case:

Debtor 1	<u>Scott M Simpson Jr</u>	Social Security number or ITIN	xxx-xx-7628
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Roxann Simpson</u>	Social Security number or ITIN	xxx-xx-5796
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-30475-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott M Simpson Jr

Roxann Simpson

12/21/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott M Simpson, Jr
 Roxann Simpson
 Debtors

Case No. 14-30475-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 42

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db/jdb
 cr +Scott M Simpson, Jr, Roxann Simpson, 35 Thompson Ave, Mt Ephraim, NJ 08059-2108
 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCE, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A., SERVICER FOR U.S. BANK NAT, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515093685 +ARS Account Resolution, 1801 NW 66th Ave Ste 200C, Plantation, FL 33313-4571
 515093682 Advocare Gloucester Co Peds, Po Box 3001, Voorhees, NJ 08043-0598
 515093684 Apex Asset Management LLC, 1286 Carmichael Way, Montgomery, AL 36106-3645
 515292742 Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
 515093686 +Borough Of Mt. Ephraim, 121 S Black Horse Pike, Mt Ephraim, NJ 08059-1796
 515220284 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515093689 DiMarino-Kroop-Prieto GI Associates PA, 26 East Red Bank Avenue, Woodbury, NJ 08096-1611
 515093690 #+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 515093691 Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870
 515093692 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 515093694 Inspira Medical Center Woodbury Inc, Attn: Billing Office, 509 N Broad Street,
 Woodbury, NJ 08096-1697
 515093695 Laboratory Corporation Of America, Po Box 2240, Burlington, NC 27216-2240
 515093696 +Lyons, Doughty And Veldhuis PC, 136 Gaither Avenue Suite 100, Mt Laurel, NJ 08054-2239
 515113923 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
 515093698 +Mariner Finance, 3301 Boston Street Ste 201, Baltimore, MD 21224-4979
 515093699 MedExpress Billing, Po Box 11240, Belfast, ME 04915-4003
 515093700 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 515093701 +Phelan, Hallinan & Diamond, PC, 400 Fellowship Rd Ste 100, Mt. Laurel, NJ 08054-3437
 515093702 Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
 515093703 +Select Portfolio Servicing, 3815 S West Temple Ste 2000, Salt Lake City, UT 84115-4412
 515093704 +South Jersey Radiology Assoc, PO Box 1710, Voorhees, NJ 08043-7710
 515928902 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 515928903 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 515093706 +The Children's Hospital Of Philadelphia, 3401 Civic Center Blvd,
 Philadelphia, PA 19104-4319
 515284307 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCE, AMERICA'S SERVICING COMPANY,
 ATTENTION: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BOULEVARD,
 FORT MILL, SC 29715-7203
 515093708 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515093683 +EDI: WFFC.COM Dec 22 2018 05:23:00 America's Servicing Company, PO Box 10335,
 Des Moines, IA 50306-0335
 515093687 +E-mail/Text: clientrep@capitalcollects.com Dec 22 2018 01:09:34 Capital Collection Service,
 PO Box 150, West Berlin, NJ 08091-0150
 515093688 EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285
 515259497 EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515131309 +EDI: TSYS2.COM Dec 22 2018 05:23:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515093693 +EDI: IIC9.COM Dec 22 2018 05:23:00 IC Systems, 444 Highway 96 East, PO Box 64378,
 Saint Paul, MN 55164-0378
 515093697 +EDI: TSYS2.COM Dec 22 2018 05:23:00 Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 515307559 EDI: PRA.COM Dec 22 2018 05:23:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 515299408 EDI: PRA.COM Dec 22 2018 05:23:00 Portfolio Recovery Associates, LLC,
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
 515093705 +EDI: RMSC.COM Dec 22 2018 05:23:00 Synco/Dillards DC, Po Box 965024,
 Orlando, FL 32896-5024

TOTAL: 12

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 42

Date Rcvd: Dec 21, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515093707 ##+Transworld Systems Inc, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR
IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE
BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MORGAN nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A., SERVICER FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION,
AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONA nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle
Bank National Association, as Trustee for Morgan dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kimberly A. Wilson on behalf of Debtor Scott M Simpson, Jr wilson.schroedinger@comcast.net
Kimberly A. Wilson on behalf of Joint Debtor Roxann Simpson wilson.schroedinger@comcast.net
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
TOTAL: 10